

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF TEXAS
WACO DIVISION**

IN RE:	§	CASE NO. 13-60996
	§	
VALERIE DAWN COCKE	§	
DEBTOR	§	CHAPTER 7

**MOTION TO REDEEM PERSONAL PROPERTY
(Capital One/Best Buy)**

TO THE HONORABLE RONALD B. KING, U. S. BANKRUPTCY JUDGE FOR THE
WESTERN DISTRICT OF TEXAS, WACO DIVISION:

**THIS PLEADING REQUESTS RELIEF THAT MAY BE ADVERSE TO
YOUR INTERESTS.**

**IF NO TIMELY RESPONSE IS FILED WITHIN TWENTY-ONE (21)
DAYS FROM THE DATE OF SERVICE, THE RELIEF REQUESTED
HEREIN MAY BE GRANTED WITHOUT A HEARING BEING HELD.**

**A TIMELY FILED RESPONSE IS NECESSARY FOR A HEARING TO
BE HELD.**

NOW COMES, Valerie Dawn Cocke, the Debtor in the above-referenced bankruptcy case (the "Debtor"), by and through her attorney of record, and files this her Motion to Redeem Personal Property and in support thereof would respectfully show unto this Honorable Court as follows:

1. The Debtor has filed a voluntary petition under Chapter 7 of the United States Bankruptcy Code. James Studensky has been appointed as the Chapter 7 Trustee in this case.
2. Prior to filing of this bankruptcy case, the Debtor purchased a television, an Iphone

and a Laptop (the "Electronics") from Best Buy and financed through Capital One, N.A.

3. Pursuant to section 722 of the United States Bankruptcy Code, the Debtor wishes to redeem the Electronics. The Debtor asserts that the Electronics have a value of \$200.00 and therefore moves this Court to enter an order allowing her to redeem the Electronics for the payment of \$200.00.

4. The Debtor claims the Electronics as exempt.

WHEREFORE, PREMISES CONSIDERED, the Debtor hereby respectfully requests this Court to allow her to redeem the Electronics purchased at Best Buy and financed through Capital One, N.A. for \$200.00, and for such other and further relief as is just.

Respectfully submitted,



Erin B. Shank
Texas State Bar Number 01572900
ERIN B. SHANK, P.C.
1902 Austin Avenue
Waco, Texas 76701
(254) 296-1161 PHONE
(254) 296-1165 FAX

ATTORNEY FOR DEBTOR

CERTIFICATE OF SERVICE

I certify that on December 27th, 2013 a true and correct copy of the above and foregoing Motion to Redeem Personal Property was served upon the following parties via electronic means as listed on the court's ECF noticing system or by regular first class mail:

Bass and Associates, P.C.
3936 E. Ft. Lowell Road, Suite 200
Tucson, AZ 85712

Sent via email to: weirdrelatives@yahoo.com

Valerie Cocke
605 Spoke Dr.
Killeen, TX 76542

Via Email: jstudensky@epitrustee.com

James Studensky
Chapter 7 Trustee
3912 W. Waco Drive
Waco, TX 76710



Erin B. Shank

AFFIDAVIT


THE STATE OF TEXAS

COUNTY OF BELL

My name is Valerie Dawn Cocke. I am over the age of eighteen (18). I have personal knowledge of the following facts:

Approximately two years ago, I purchased a TV, Iphone and a Laptop from Best Buy and financed this purchase through Capital One, N.A. The original purchase price of the Electronics was approximately \$2,000.00. The TV is used everyday by me and is very worn. The Iphone has also been used every day by me and is very depreciated. The laptop is currently broken. Technology changes rapidly with electronics such as these and I therefore believe that all of the Electronics have a collective value of \$200.00 today.

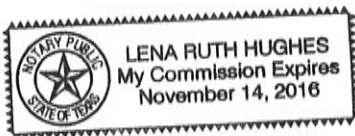
My account number at Capital One, N.A./Best Buy as reported on my credit bureau is xxxxxxxxxxxx6321.

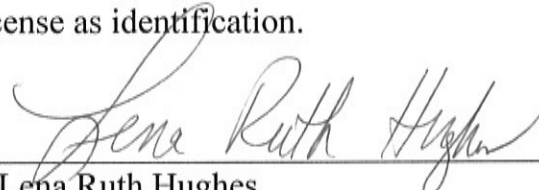


Valerie Cocke

This instrument was acknowledged before me this 2nd day of January, 2014 by Valerie Cocke.

Produced Texas Drivers License as identification.





Lena Ruth Hughes
Notary Public, State of Texas

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ORDER GRANTING MOTION TO REDEEM PERSONAL PROPERTY
(Capital One, N.A./Best Buy)

Before the Court is the Debtor's Motion to Redeem Personal Property from Capital One, N.A./Best Buy (the "Motion"). The Debtor served this creditor with a copy of the Motion. However, the creditor did not file a response in opposition to the Motion. Pursuant to 11 U.S.C. §722, the Debtor seeks to redeem a TV, an Iphone and a Laptop (the "Electronics") purchased at Best Buy and financed through Capital One, N.A. by paying to Capital One, N.A. the value of the Electronics, which the Debtor

asserts in her affidavit are now worth \$200.00. This Motion has merit and should be granted. It is therefore

ORDERED, that the Electronics, which are the subject of the Motion, may be redeemed by Debtor for the sum of \$200.00 as long as the Debtor pays this amount to Capital One, N.A. within thirty (30) days from the date of this Order.

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This order was prepared and is being submitted by:
ERIN B. SHANK, P.C.

By:



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